

Benefit News from Minnesota Life

New lower rates, same great value



The State of Delaware continually strives to add value to the benefits provided to members. Your Group Universal Life (GUL) insurance program, underwritten by Minnesota Life, has had favorable financial experience and the savings are being passed on to you.

Check the chart for the new premium rate for your age. These rates, effective January 1, 2006, apply to the current amount of GUL insurance you have, as well as to any additional insurance you purchase on or after January 1, 2006. In a separate mailing you will receive an updated profile page for your Certificate of Insurance reflecting the new premium rates. Please keep this page with your life insurance documents.

GUL rates effective January 1, 2006

Monthly rates per \$1,000 of employee coverage

Age	Rate	Age	Rate
<30	\$0.05	87	\$5.38
30-34	\$0.06	88	\$5.76
35-39	\$0.07	89	\$6.18
40-44	\$0.10	90	\$6.65
45-49	\$0.15	91	\$7.17
50-54	\$0.26	92	\$7.77
55-59	\$0.40	93	\$8.48
60-64	\$0.62	94	\$9.30
65-69	\$1.09	95	\$10.60
70-74	\$1.93	96	\$12.73
75-79	\$2.98	97	\$16.40
80-84	\$4.58	98	\$22.63
85	\$4.67	99	\$24.31
86	\$5.00		

Rates increase with age and include Accidental Death and Dismemberment coverage until age 70. Rates are subject to change.

Is your current coverage adequate?

Take advantage of this opportunity to review your current amount of coverage. You can use the insurance calculator on Minnesota Life's secure web site, www.lifebenefits.com, to help determine how much coverage is enough to adequately protect your family. If you are accessing the web site for the first time, your user ID is your State of Delaware employee ID with the letter "d" in front of it and your password is your eight-digit date of birth (mmddyyyy) plus the last four digits of your SSN. If you have visited the site before, you were asked to change your password. Use this password with your ID to access the site.

If you have a long-term savings goal, now is also a good time to consider additional premium contributions to the Cash Accumulation Account, a special feature of your Group Universal Life coverage. Contributions to the account grow tax deferred and earn a rate of interest that's guaranteed never to be less than four percent.

Even if you are not making changes to your life insurance coverage, it's always a good idea to check your beneficiary choices periodically to make sure they are keeping pace with any changes in your life, such as marriage, divorce or the birth of a child.

Questions?

Please contact Minnesota Life at 1-877-215-1489, or via e-mail at lifebenefits@minnesotalife.com. Customer service representatives are available to assist you Monday through Friday, 8:00 a.m. – 7:00 p.m. (ET).

Additional information about the State of Delaware's GUL insurance plan is displayed on the State of Delaware's web site at <http://ben.omb.delaware.gov/>. If you have questions, you may also call the Statewide Benefits Office at 302-739-8331.

Accidental Death & Dismemberment (AD&D) Coverage

All employees who enroll in the Group Universal Life (GUL) insurance program are automatically provided AD&D coverage. The amount of the AD&D benefit depends on the amount of insurance you purchase and type of loss, as shown below:

Loss	Insurance Benefit
Life	100 percent of amount purchased
Both hands or both feet	100 percent of amount purchased
Sight in both eyes	100 percent of amount purchased
One hand and one foot	100 percent of amount purchased
One foot and sight in one eye	100 percent of amount purchased
Sight of one eye	50 percent of amount purchased
One foot or one hand	50 percent of amount purchased

Insurance for your dependents

Spouse \$10,000 at \$2.00 per month

Child(ren) \$6,000 per child at \$0.75 per month

About Minnesota Life

Founded in 1880, Minnesota Life serves millions of people with a wide range of insurance and investment products for individuals, families and businesses. We provide more than \$434 billion of life insurance protection and manage more than \$21 billion in assets.

Minnesota Life is rated:

As of November 1, 2005, Minnesota Life is rated A+ (Superior) by A.M. Best for financial condition (second highest of 16 categories), AA- (Very strong) by Standard & Poor's for financial strength and credit quality of debt issues (fourth highest of 23 categories), AA (Very strong) by Fitch for claims-paying ability of life, health, property casualty, bond and annuity insurers (third highest of 22 categories), and Aa2 (Excellent) by Moody's Investors Service for insurance financial strength (third highest of 19 categories).

A+ (Superior)

A. M. Best

AA (Very strong)

Fitch

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Standard & Poor's

Aa2 (Excellent)

Moody's Investors Service

MINNESOTA LIFE

Minnesota Life Insurance Company

Group Insurance

A Securian Financial Group Affiliate
www.lifebenefits.com

400 Robert Street North, St. Paul, MN 55101-2098
1.877.215.1489

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Coverage is offered under policy series 00-30252.